

AMENDMENTS TO THE DRAWINGS

Replacement Figs. 2 and 3 are attached, where the informal drawings are replaced with formal drawings. The substance of the drawings has not been changed.

### REMARKS

In the Office Action dated September 8, 2006, claims 1-23 were rejected under 35 U.S.C. § 102 over U.S. Patent Application Publication No. 2002/0016763 (March).

Claims 9-19 have been cancelled, without prejudice.

It is respectfully submitted that independent claim 1 is not anticipated by March. Claim 1 recites a method for transferring money from a sender to a receiver, where the method includes selecting a sender agent from a plurality of independent sender agents *listed in a database*, and selecting a receiver agent from a plurality of independent receiver agents *listed in the database*. The Office Action cited generally to ¶¶ [0014]-[0020] and ¶¶ [0036]-[0047] of March as disclosing all elements of claim 1.

A review of these passages of March indicates that March does not disclose selecting a sender agent and receiver agent from a plurality of independent sender agents and receiver agents, respectively, listed in a database. The cited passages of March state that the sender 12 can be an individual or alternatively can be an individual coupled through an intermediate agent, such as an affiliated store or commercial outlet. March, ¶ [0039]. As depicted in Fig. 1 of March, the sender 12 is connected to an initiating regional office 16, which “is typically a branch of a financial institution (e.g., banking or credit card company) that implements fund transfer system 10.” March, ¶ [0040]. As further depicted in Fig. 2 of March, the initiating regional office 16 is coupled through a communications network 15 to a dispensing regional office 22, “which is typically a banking institution or an affiliated agent,” or “an ATM or some other interactive terminal (e.g., tourist banking kiosk) which has electronic funds transfer capability as described herein.” March, ¶ [0047]. The dispensing regional office 22 allows a recipient 14 to interact with the dispensing regional office 22 to receive funds sent by the sender 12. March, ¶ [0048].

However, there is absolutely no teaching in March of selecting either a sender agent or a receiver agent from a plurality of independent sender or receiver agents *listed in a database*.

Moreover, March fails to disclose that the sender agent and the receiver agent are independent of the financial network through which the money is transferred from the sender agent to the receiver agent, as recited in the last clause of claim 1. As clearly set forth in March, the dispensing regional office 22 (which apparently has been equated to the receiver agent

recited in claim 1) is “typically a banking institution or an affiliated agent,” or “an ATM or tourist banking kiosk.” March, ¶ [0047]. Thus, it is clear that the receiver agent is actually part of the financial network through which money is transferred from the sender agent to the receiver agent, rather than being independent of the financial network, as recited in claim 1.

For the reasons stated above, claim 1 is clearly not anticipated by March.

Independent claim 20 is also allowable over March. Claim 20 has been amended to improve its form, with the scope of claim 20 remaining *unchanged* by the amendment. Claim 20 recites a method of facilitating money transfer between a sender and a receiver by an intermediary, where the method includes listing information pertaining to a plurality of agents on a web site. There is absolutely no teaching whatsoever in March of listing information pertaining to a plurality of agents *on a web site*. The Office Action cited the same passages of March (¶¶ [0014]-[0020], and [0036]-[0047]) as disclosing the listing of information pertaining to a plurality of agents on a web site. These passages of March provide no teaching of such a web site. Therefore, claim 20 is not anticipated by March.

Newly added independent claim 28 is also not anticipated by March, which does not disclose an intermediary system to facilitate money transfer between a sender and a receiver, where the intermediary system includes a computer to provide *an Internet web site* to list information pertaining to a plurality of agents that are selectable as a sender agent and a receiver agent. March also fails to disclose *providing status information* regarding a particular financial transaction from the *Internet web site*.

With respect to newly added independent claim 34, March fails to disclose transferring money from a sender agent to a receiver agent through a financial transaction medium, where the receiver agent receives the transferred money on behalf of a receiver, and where the receiver agent is a *non-financial and non-banking* institution. As noted above, the dispensing regional office 22 associated with the recipient 14 depicted in Fig. 1 of March is a financial or banking institution.

Dependent claims, including newly added dependent claims 24-27 and 29-33, are allowable for at least the same reasons as corresponding independent claims.

Moreover, with respect to dependent claim 3, which depends from claim 1, March fails to disclose that an intermediary to facilitate transfer of money between the sender agent and the

receiver agent hosts a *web site* that lists the plurality of independent sender agents and the plurality of independent receiver agents.

With respect to claim 7, which depends from claim 1, March does not disclose bidding for services rendered by the plurality of sender agents and receiver agents. There is absolutely no mention of any bidding performed in March. In fact, the word "bid" is nowhere used in March.

Claim 24, which depends from claim 20, further recites that the web site shows a status of the particular financial transaction. Such a web site that shows a status of a financial transaction is not disclosed in March.

Claim 26, which depends from claim 20, further recites that the intermediary maintains information relating to customer feedback regarding one or more of the plurality of agents. March clearly does not disclose any entity that maintains information relating to customer feedback regarding one or more of the plurality of agents.

Claim 27, which depends from claim 20, further recites that the intermediary serves as an auction site to enable competitive bidding by the plurality of agents for the particular financial transaction. There is no such auction site provided by March.

Claim 31, which depends from claim 28, further recites that the Internet web site enables tracking of a particular financial transaction using an assigned tracking number. This feature is clearly not disclosed by March.

Claim 32, which depends from claim 28, further recites that the Internet web site maintains information relating to customer feedback regarding one or more of the plurality of agents. This feature is not disclosed by March.

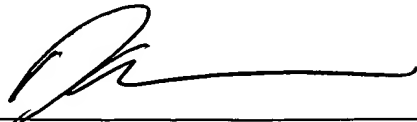
Claim 33, which depends from claim 28, further recites that the computer provides an auction site to enable competitive bidding by the plurality of agents for the particular financial transaction. Provision of an auction site to enable competitive bidding is not disclosed by March.

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In view of the foregoing, allowance of all claims is respectfully requested. The Commissioner is authorized to charge any additional fees and/or credit any overpayment to Deposit Account No. 08-2025 (10007869-1).

Respectfully submitted,

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